

1           34.     (Unchanged) The method of claim 33 wherein the short-term certificate  
2 contains information specifying a threshold amount and the query is submitted only if the  
3 transaction exceeds the threshold amount.

1           35.     (Unchanged) The method of claim 32 wherein the short-term certificate  
2 contains information specifying acquired consumer points based on a loyalty-system  
3 analysis.

1           36.     (Unchanged) The method of claim 32 wherein the short-term certificate  
2 contains information specifying offers to the user based on a marketing analysis.

1           37.     (Unchanged) The method of claim 32 wherein the short-term certificate  
2 contains information specifying a maximum value for payment from the guarantor.

1           38.     (Amended) A computer-readable medium that stores instructions adapted  
2 to be executed by a processor to perform an electronic transaction by performing the  
3 steps of  
4           receiving a short-term certificate from a user, and  
5           sending the short-term certificate and an electronic record of the transaction to a  
6 billing system for payment from a guarantor of the short-term certificate.

1           39.     (Unchanged) The computer-readable medium of claim 38 wherein the  
2 short-term certificate and the electronic record are sent only after submitting a query to a  
3 short-term database using information in the short-term certificate and after receiving a  
4 response to the query validating the short-term certificate.

1           40.     (Unchanged) The computer-readable medium of claim 39 wherein the  
2 short-term certificate contains information specifying a threshold amount and the query is  
3 submitted only if the transaction exceeds the threshold amount.

1           41.     (Unchanged) The computer-readable medium of claim 38 wherein the  
2 short-term certificate contains information specifying acquired consumer points based on  
3 a loyalty-system analysis.

1           42.     (Unchanged) The computer-readable medium of claim 38 wherein the  
2 short-term certificate contains information specifying offers to the user based on a  
3 marketing analysis.

1           43.     (Unchanged) The computer-readable medium of claim 38 wherein the  
2 short-term certificate contains information specifying a maximum value for payment  
3 from the guarantor.

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1           44.     (New) A method performed by a guarantor of payment for purchases, the  
2 method comprising  
3           receiving from a user a long-term certificate that contains at least information that  
4 verifies the identity of said user,  
5           responsive to receipt of said long-term certificate, and upon authenticating said  
6 user, determining a maximum amount and a period of time for which said guarantor is  
7 willing to guarantee payment for purchases by said user, and  
8           sending to said user a short-term certificate guaranteeing payment up to said  
9 maximum amount for a purchase by said user from a supplier in a transaction carried out  
10 over a network, said short term certificate including an expiration date corresponding to  
11 said period of time,  
12           whereby said user is enabled to enter into said transaction using said short-term  
13 certificate as a form of payment that will be accepted by said supplier.

1           45.     (New) The method of claim 44 further comprising billing said user for  
2 said purchase through a regular billing channel between said guarantor and said user.

1           46.     (New) The method of claim 45 wherein said regular billing channel is a  
2 telephone bill.

1           47.     (New) The method of claim 44 wherein said short-term certificate further  
2 includes an assertion of at least one entitlement for said user in addition to the ability to  
3 use said short-term certificate to pay for purchases.

1           48.     (New) The method of claim 44 wherein said short-term certificate further  
2 includes an indication that said user is entitled to a discount to the cost of said purchase.

1 49. (New) The method of claim 44 wherein said short-term certificate further  
2 includes an indication that said user is entitled to use a form of payment other than  
3 money.

1 50. (New) The method of claim 44 wherein said short-term certificate further  
2 includes an indication that said user is entitled to use loyalty points to pay for said  
3 purchase.

1 51. (New) The method of claim 44 wherein said short-term certificate further  
2 includes at least one marketing offer from at least one market partner of said guarantor.

1 52. (New) The method of claim 51 wherein said at least one marketing offer  
2 is a discount to the cost of said purchase.

1 53. (New) The method of claim 51 wherein said at least one marketing offer  
2 is loyalty points to pay for said purchase.

1 54. (New) A method performed by a user to pay for purchases, the method  
2 comprising  
3 sending to a guarantor a long-term certificate that contains at least information  
4 that verifies the identity of said user,  
5 receiving from said guarantor a short-term certificate guaranteeing payment up to  
6 said maximum amount for a purchase by said user from a supplier in a transaction carried  
7 out over a network, said short term certificate including an expiration date, and  
8 entering into a purchase transaction with a supplier over a network using said  
9 short-term certificate as a form of payment.

1 55. (New) The method of claim 54 further comprising receiving a bill for the  
2 purchase through a regular billing channel between said guarantor and said user.

1 56. (New) The method of claim 55 wherein said regular billing channel is a  
2 telephone bill.

1 57. (New) A method performed by a supplier of goods or services, the  
2 method comprising  
3 receiving a short-term certificate from a customer, said short-term certificate  
4 specifying a maximum amount and a period of time for which a guarantor is willing to  
5 guarantee payment for purchases by said customer,  
6 consummating a purchase transaction with said customer over a network  
7 including acceptance of said short-term certificate as payment for the purchase,  
8 sending said short-term certificate and an electronic record of said transaction to a  
9 billing system for payment from said guarantor, and  
10 receiving said payment from said guarantor.

1 58. (New) The method of claim 57 wherein short-term certificate further  
2 includes an indication that said customer is entitled to a discount to the cost of the  
3 purchase, wherein said consummating the purchase transaction includes charging the  
4 discounted cost to said customer.

1 59. (New) The method of claim 57 wherein said short-term certificate further  
2 includes an indication that said customer is entitled to use loyalty points to pay for the  
3 purchase, wherein said consummating the purchase transaction includes accepting said  
4 loyalty points in payment for said purchase, and wherein said payment from said  
5 guarantor includes cash remuneration.

1 60. (New) The method of claim 57 wherein said short-term certificate  
2 accepted by said supplier had been received by said customer from said guarantor in  
3 response to a long-term certificate that had been sent from said customer to said  
4 guarantor, said long-term certificate having contained at least information verifying the  
5 identity of said customer.